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**AMENDMENT UNDER 37 CFR 1.114
REQUEST FOR CONTINUED
EXAMINATION**

TOWNSEND and TOWNSEND and CREW LLP

By: /Joni E. Peterson/
Joni E. Peterson

PATENT
Attorney Docket No.: 020375-041300US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Lisa C. Tidwell et al.

Application No.: 10/731,038

Filed: December 9, 2003

For: SYSTEMS AND METHODS FOR
ASSESSING THE RISK OF A
FINANCIAL TRANSACTION USING
RECONCILIATION INFORMATION

Customer No.: 20350

Confirmation No.: 6744

Examiner: Hao Fu

Art Unit: 3696

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Via EFS-Web

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Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Sir:

In response to the Final Office Action mailed October 16, 2008 and the Notice of Panel Decision from Pre-Appeal Brief Review mailed February 9, 2009, and further to the Notice of Appeal filed January 14, 2009, please enter the following amendments and remarks. This paper is filed along with a Request for Continued Examination ("RCE").

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.